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Appendix A

The following is a list of American affiliates of European insurance companies with policies in effect in Europe between 1933 and 1945, according to reports filed with the Office of the Insurance Commissioner (OIC) under the Holocaust Victims Insurance Act of 1999. These companies have not provided names to the OIC but have asserted various legal objections or defenses.

COMPANY NAME	PARENT COMPANY
Allianz Ins Co	Allianz
Allianz Life Ins Co Of North America	Allianz
Allianz Underwriters Ins Co	Allianz
American & Foreign Ins Co	Royal & SunAlliance
American Alt Ins Corp	Munich Re
American Automobile Ins Co	Allianz
American Federation Ins Co	Zurich
American Guarantee & Liability Ins	Zurich
American Ins Co	Allianz
American Ins Co Of TX	Winterthur
American Rein Co	Munich Re
American Zurich Ins Co	Zurich
Assicurazioni Generali - US Branch	Generali
Associated Ind Corp	Allianz
Assurance Co of America	Zurich
AXA Corp Solutions Ins Co	AXA
AXA Corp Solutions Life Reins Co f/k/a AXA Life Re Co	AXA
AXA Corp Solutions Reins Co	AXA
AXA Nordstern Art Ins Corp	AXA
AXA Re American Ins Co	AXA
Blue Ridge Ins Co	Winterthur
Business Mens Assurance Co Of America	Generali

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California Ins Co	GE Capital Group (Employers Re)
Centre Ins Co	Zurich
Centre Life Ins Co f/k/a Massachusetts Casualty	Zurich
CGU Life Ins Co Of America	CGU
CGU Life Ins Co Of NY	CGU
Chicago Ins Co	Allianz
Colonial American Casualty & Surety Co	Zurich
Colonial Penn Franklin Ins Co	GE Capital Group (Employers Re)
Colonial Penn Ins Co	GE Capital Group (Employers Re)
Connecticut Ind Co	Royal & SunAlliance
Connecticut Specialty Ins Co	Royal & SunAlliance
Constitution Ins Co	Gerling
Core Ins Co	GE Capital Group (Employers Re)
Coregis Ind Co	GE Capital Group (Employers Re)
Coregis Ins Co	GE Capital Group (Employers Re)
Design Profs Ins Co	Royal & SunAlliance
Empire Fire & Marine Ins Co	Zurich
Empire Ind Ins Co	Zurich
Employee Benefits Ins Co	Royal & SunAlliance
Employers Reassurance Corp	GE Capital Group (Employers Re)
Employers Reins Corp	GE Capital Group (Employers Re)
Equitable Life Assr Society of the US	AXA

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Equitable of Colorado	AXA
Erc Life Reins Corp	GE Capital Group (Employers Re)
Euler American Credit Ind Co	Allianz
Farmers Ins Co Of WA	Zurich
Farmers Ins Exchange	Zurich
Farmers New World Life Ins Co	Zurich
Federal Home Life Ins Co	GE Capital Group (Employers Re)
Federal Kemper Life Assur Co	Zurich
Federated Amer Ins Co	Winterthur
Fidelity & Deposit Co Of MD	Zurich
Fidelity Life Association	Zurich
Financial Guaranty Ins Co	GE Capital Group (Employers Re)
Fire & Cas Ins Co Of CT	Royal & SunAlliance
Fire Ins Exch	Zurich
Firemans Fund Ins Co	Allianz
Firemans Fund Ins Co Of NE	Allianz
Firemans Fund Ins Co Of OH	Allianz
Firemans Fund Ins Co Of WI	Allianz
First Colony Life Ins Co	GE Capital Group (Employers Re)
First Specialty Ins Corp	GE Capital Group (Employers Re)
Foremost Ins Co	Zurich
Foremost Property & Casualty Ins Co	Zurich
Foremost Signature Ins Co	Zurich
Freedom Life Ins Co of America	Winterthur
Fulcrum Ins Co	Sorema
Ge Auto & Home Assur Co	GE Capital Group (Employers Re)

GE Grp Life Assur Co	GE Capital Group (Employers Re)
GE Life And Annuity Assur Co	GE Capital Group (Employers Re)
Ge Reins Corp	GE Capital Group (Employers Re)
Ge Residential Mortgage Ins Corp NC	GE Capital Group (Employers Re)
Gen Elec Home Equity Ins Corp Of NC	GE Capital Group (Employers Re)
Gen Elec Mortgage Ins Corp Of NC	GE Capital Group (Employers Re)
General Cas Co Of WI	Winterthur
General Electric Capital Assur Co	GE Capital Group (Employers Re)
General Electric Mortgage Ins Corp	GE Capital Group (Employers Re)
Gerling America Ins Co	Gerling
Gerling Global Life Ins Co	Gerling
Gerling Global Life Reins Co	Gerling
Gerling Global Reins Corp Of America	Gerling
Gerling Global Reins Corp Of Us Br	Gerling
Globe Ind Co	Royal & SunAlliance
Grocers Ins Co	Royal & SunAlliance
Guaranty Natl Ins Co	Royal & SunAlliance
Heritage Ind Co	GE Capital Group (Employers Re)
Heritage Life Ins Co	GE Capital Group (Employers Re)
Home Ins Co	Zurich
Interstate Fire & Cas Co	Allianz
Interstate Ind Co	Allianz

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Jefferson Ins Co	Allianz
Kemper Investors Life Ins Co	Zurich
Landmark Amer Ins Co	Royal & SunAlliance
Lifeusa Ins Co	Allianz
London Assur Of Amer Inc	Royal & SunAlliance
Maine Bonding & Cas Co	Zurich
Marine Ind Ins Co Of Amer	Royal & SunAlliance
Maryland Cas Co	Zurich
Maryland Ins Co	Zurich
Medical Protective Co	GE Capital Group (Employers Re)
Mid-Century Ins Co	Zurich
Montgomery Ward Ins Co	GE Capital Group (Employers Re)
Monticello Ins Co	Allianz
Munich American Reassur Co	Munich Re
National Farmers Union Prop & Cas	CGU
National Farmers Union Std Ins Co	CGU
National Financial Ins Co	Winterthur
National Foundation Life Ins Co	Winterthur
National Merit Ins Co	Winterthur
National Std Ins Co	Zurich
National Surety Corp	Allianz
Northern Ins Co Of NY	Zurich
Orion Ins Co	Royal & SunAlliance
Peak Prop & Cas Ins Corp	Royal & SunAlliance
Phoenix Assur Co Of NY	Royal & SunAlliance
Preferred Life Ins Co Of NY	Allianz
Professional Ins Co	GE Capital Group (Employers Re)

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Rampart Ins Co	Groupama
Regent Ins Co	Winterthur
Royal & Sunalliance Personal Ins Co	Royal & SunAlliance
Royal Ind Co	Royal & SunAlliance
Royal Ins Co Of Amer	Royal & SunAlliance
Royal Surplus Lines Ins Co	Royal & SunAlliance
Safeguard Ins Co	Royal & SunAlliance
San Francisco Reins Co	Allianz
Sea Ins Co Of Amer	Royal & SunAlliance
Security Ins Co Of Hartford	Royal & SunAlliance
Southern Ins Co	Winterthur
Steadfast Ins Co	Zurich
Truck Ins Exch	Zurich
Unigard Ind Co	Winterthur
Unigard Ins Co	Winterthur
Union Fidelity Life Ins Co	GE Capital Group (Employers Re)
Universal Underwriters Ins Co	Zurich
Universal Underwriters Life Ins Co	Zurich
Valiant Ins Co	Zurich
Verex Assure Inc	GE Capital Group (Employers Re)
Viking Ins Co Of WI	Royal & SunAlliance
Warner Ins Co	Allianz
Western Continental Ins Co	Groupama
Westport Ins Corp	GE Capital Group (Employers Re)
Winterthur Intl Amer Ins Co	Winterthur
Winterthur Intl Amer Underwriters	Winterthur
ZC Ins Co	Zurich

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Zurich American Ins Co	Zurich
Zurich American Ins Co Of IL	Zurich
Zurich Life Ins Co Of America	Zurich
Zurich Reins North America	Zurich

NOTE: Some parent companies listed are reinsurers that did not write primary insurance policies. The presence or absence from the above list does not imply that a company or its European affiliates acted illegally or improperly or whether they have or have not complied with Washington law.



Holocaust Resolution

Whereas a significant and unknown number of legitimate insurance policies from the Holocaust era are as yet unpaid;

Whereas many of those unpaid insurance policies result from policies written by or assumed by European insurance companies that have affiliates doing business in the United States;

Whereas the issue of unpaid insurance policies is one of primary importance under the insurance codes of all U.S. states and territories;

Whereas this issue is of significant importance to the National Association of Insurance Commissioners (NAIC);

Whereas the NAIC has formed a Holocaust Task Force;

Whereas the NAIC and its members were instrumental in the formation of the International Commission on Holocaust Era Insurance Claims (ICHEIC) as a mechanism for resolving unpaid Holocaust-era insurance claims;

Whereas companies that have joined and are operating in good faith in ICHEIC have received "safe harbor" from heightened regulatory scrutiny under the statutes and administrative practices of many states;

Whereas the NAIC, through hearings and the operations of its Holocaust Task Force, continues to monitor the progress of this issue;

Whereas the Holocaust Task Force has reported that the progress made on paying claims submitted through ICHEIC has been disappointing;

Whereas the Holocaust Task Force has reported that some companies are not cooperating in supplying policyholder lists;

Whereas the German Foundation, "Remembrance, Responsibility, and the Future," which resulted from an Executive Agreement between many parties, including the governments of the United States and Germany and German industry, created funds to pay Holocaust-era insurance claims;

Whereas the main tangible benefit to be gained by German industry as a result of its participation in the Foundation is "legal peace" in the judicial processes of the United States;

Whereas the U.S.-German Executive Agreement calls for ICHEIC to administer the payment of DM 200 million for claims; DM 100 million for claims reserves; and DM 350 million for humanitarian purposes;

Whereas the U.S.-German Executive Agreement and accompanying documents call for the German Foundation and the German Insurance Association to work with ICHEIC and to follow core ICHEIC standards;

Whereas the Foundation and ICHEIC have negotiated for over a year on how the German companies will implement these core ICHEIC standards and the Foundation presently has not agreed to ICHEIC standards with respect to the publication of policyholder lists; transparent audits of company records and procedures; and the establishment of an accountable appeals process for denied claims;

Whereas the Foundation has presented the ICHEIC with a proposal that calls for the reimbursement of \$76 million in Foundation funds to German companies for processing Holocaust-era claims and making humanitarian payments – thus diverting to the companies over one half of the claims money and a retroactive \$36 million reimbursement of past company payments to ICHEIC;

Whereas the state insurance regulators on the ICHEIC have objected to this proposal;

Whereas slave and forced labor payments by the Foundation have already commenced but insurance claims and humanitarian payments have not and will not be made until the issues involving costs, publication of lists, audits, and appeals are resolved;

Whereas the ICHEIC-Foundation negotiations are ongoing and a full ICHEIC meeting is scheduled for October 16, 2001;

Whereas the two year period for filing insurance claims with ICHEIC is due to end February 15, 2002;

IT IS HEREBY RESOLVED:

That the NAIC, collectively and through its individual members, deems the problems that are impeding the implementation of the German Foundation's insurance provisions to be a matter of the utmost public importance;

That the Foundation must come to agreement with ICHEIC on standards that are consistent with ICHEIC's rules regarding publication of lists, audits of company records, and appeals of adverse company decisions;

That the Foundation's proposal to allow the companies to recoup \$76 million intended to benefit Holocaust survivors and their heirs is unacceptable;

That the NAIC's Holocaust Task Force is instructed to closely monitor the progress of the ongoing Foundation negotiations and regularly report back to the NAIC national officers and the NAIC membership;

That until this matter is resolved, individual states should, as appropriate, take any or all of the following steps as allowed by law: reevaluate the formal or informal “safe harbor” provisions given to affected insurers; hold hearings about the German Foundation-ICHEIC negotiations and also about the progress made by ICHEIC member companies in processing and paying legitimate claims; and make filings in relevant court cases involving the matter of unpaid Holocaust-era insurance claims; and

That nothing in this resolution is intended to affect or question the legality or enforceability of any state law relating to Holocaust era insurance.

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Appendix C

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Congress of the United States
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COMMITTEE ON GOVERNMENT REFORM

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BERNARD SANDERS, VERMONT,
INDEPENDENT

January 7, 2002

The Honorable Colin L. Powell
Secretary of State
United States Department of State
2201 C Street, NW
Washington, DC 20520

Dear Secretary Powell:

On November 8, 2001, the Government Reform Committee held a hearing regarding insurance restitution for Holocaust victims and their heirs. At this hearing, a number of parties expressed broad dissatisfaction with the lack of progress in resolving claims through the International Commission for Holocaust-Era Insurance Claims (ICHEIC). Committee Members and witnesses expressed particular frustration with a number of large European insurance companies, which were accused of failing to live up to their commitments to ICHEIC. We are writing to urge the State Department to take additional steps to ensure that European insurance companies honor their insurance restitution commitments.

ICHEIC was created as a result of extensive negotiations between European insurers, organizations of Holocaust survivors and the government of Israel, with the urging of the United States government. Several large European insurance companies became members of ICHEIC, thereby agreeing to publish lists of unpaid Holocaust-era insurance policies, respond to claims applications filed by Holocaust survivors or their families, and submit their claims handling activities to independent audits. In return, these insurance companies were to receive relief from state insurance regulations and lawsuits in the United States related to Holocaust-era insurance claims.

After reviewing the testimony and materials submitted to the Committee, we have come to the conclusion that most of the companies participating in this

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January 7, 2002
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process have failed to live up to important commitments. Three significant examples deserve mention here.

Publication of Policyholder Names

The companies that are members of ICHEIC have refused to publish comprehensive lists of the names on policies that were in effect when the Holocaust began. According to an ICHEIC task force, Jews were three times more likely to hold insurance policies than the population as a whole. Yet, at the time of the hearing, the names of barely 9,000 Holocaust-era policyholders had been submitted to ICHEIC for publication, and the companies still negotiating the terms for their participation had published no names at all.

The publication of these names is critical to help survivors and their families identify the company holding their assets. Most survivors alive today were too young when the Holocaust began to recall the name of the insurance company their family used, and supporting documentation was either confiscated by the Nazis or left behind by family members who perished in Nazi ghettos and concentration camps. As a result, more than 80% of the applications filed with ICHEIC cannot name a particular company. As the ICHEIC deadline approaches and survivors die, there is little chance that dormant policies will be matched to their owners unless the companies produce lists of policyholders.

Financial Commitments

When ICHEIC was created in 1998, the participating insurance companies agreed to contribute \$90 million to ICHEIC for, among other things, the payment of its administrative expenses. To date, these companies have contributed only \$30 million. The remaining \$60 million has been withheld. In a November 6, 2001, letter to the Committee, the Chairman of ICHEIC, former Secretary of State Lawrence Eagleburger, stated:

I have been advised that the remaining \$60 million has been withheld as a "form of punishment" for some decisions I have made with which the companies disagree.

At the November 8 hearing, Allianz representative Peter Lefkin was not able to tell the Committee if Allianz would fulfill its financial commitment:

Mr. LaTourette: Mr. Lefkin, to you, is it accurate that Allianz has cut off payment to ICHEIC since August of 2000?

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Mr. Lefkin: Allianz has been operating – is actively involved working with Mr. Eagleburger and Mr. Sher on the Financial Oversight Committee. I am not privy to those discussions.

Mr. LaTourette: Are you aware as to whether Allianz has paid any money to the Commission since August of 2000?

Mr. Lefkin: I'm not aware of that. I'll investigate that for you, Congressman.

In fact, Secretary Eagleburger told the Committee that ICHEIC has received no monies to honor the insurance companies' \$90 million commitment since mid-1999.

The insurance companies have failed to live up to their financial commitments in a related area as well. In July 2000, a broader framework was established to resolve all outstanding claims from the Holocaust era relating to German industry – including claims against German insurance companies. Under the German Foundation Initiative, companies that issued policies in Germany, including the five companies currently participating in ICHEIC, agreed to pay the German Foundation 550 million Deutschmarks for both outstanding insurance claims confirmed through the ICHEIC process and humanitarian purposes. These insurance companies have announced their intentions to deduct a sizable amount of their payments to ICHEIC from their contribution to the German Foundation, which would significantly reduce the total amount available for Holocaust survivors. This position, which appears to violate the letter and spirit of the agreement, only compounds the financial problems described above. Taken together, these unilateral decisions by the insurance companies raise serious questions about their commitment to provide ICHEIC with the resources necessary to make the process work.

Chairman's Rulings

Another serious problem brought to light at the November 8 hearing was the matter of compliance with the decisions of Secretary Eagleburger. Secretary Eagleburger testified that throughout this process he has attempted to resolve outstanding issues by reaching consensus among all of the interested parties. When this has failed, he has issued rulings in a number of areas. Unfortunately, the companies have openly criticized a number of the Chairman's decisions and have not committed to abiding by them. According to Secretary Eagleburger's testimony, some of these decisions concern the valuation of Eastern European and German policies and the requirement that companies pay policies of their subsidiaries that were nationalized.

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At the November 8 hearing, Mr. Lefkin was not able to commit Allianz to abiding by all of the Chairman's decisions:

Mr. Waxman: [D]oes your company feel that the ICHEIC decisions are binding on you?...

Mr. Lefkin: [E]very decision he [Secretary Eagleburger] has subsequently – that he has made we have complied with and I cannot predict with any degree of accuracy in the future what will transpire....

If these companies are to benefit from United States Government intervention in lawsuits filed against them in U.S. courts, they must live up to their commitments and act in good faith. The United States should insist that each of these companies fulfill their financial commitments and agree in writing to abide by Secretary Eagleburger's decisions. If they are unwilling to take these steps, we request that the State Department take the necessary measures to withdraw the letters of interest filed with the courts and allow Holocaust insurance lawsuits to move forward.

The German Insurance Association

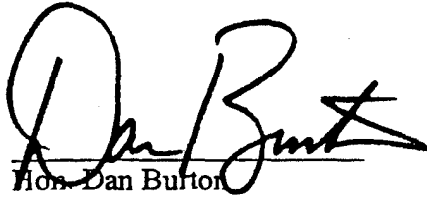
In addition, the German Insurance Association (GDV), which represents numerous smaller insurance companies in Germany, has resisted joining the ICHEIC process. Despite negotiations that have dragged on for more than a year, the GDV has been unwilling or unable to commit to reasonable procedures for publishing lists of policyholders or independent audits of their procedures. If the GDV and ICHEIC do not reach a final agreement, policyholders who were insured by GDV companies will have no chance of receiving restitution. We urge the State Department to work together with the German government to resolve the outstanding issues between the GDV and the Commission.

Until all of these issues are resolved, the Commission's efforts to compensate deserving claimants will be severely hindered. We urge you to emphasize to your counterparts in the German government the importance of resolving these outstanding issues so this process can proceed forward as initially envisioned. Reaching agreement on these issues will help bring a long-awaited measure of justice to Holocaust survivors and their heirs. Resolving these issues will also help strengthen the ties between the people of the United States, Germany and Israel.

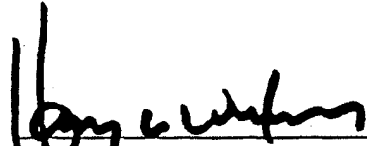
The Honorable Colin L. Powell
January 7, 2002
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Thank you very much for your attention to this important matter.

Sincerely,



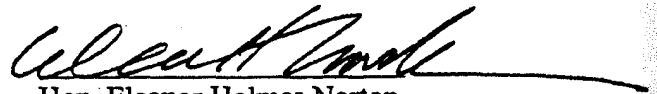
Hon. Dan Burton
Chairman



Hon. Henry A. Waxman
Ranking Minority Member



Hon. Christopher Shays



Hon. Eleanor Holmes Norton



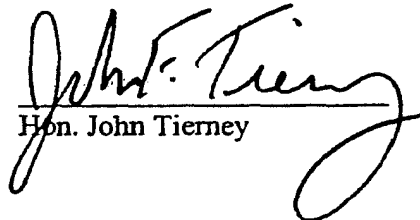
Hon. Constance Morella



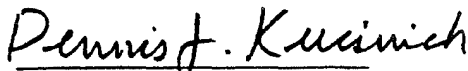
Hon. Carolyn Maloney



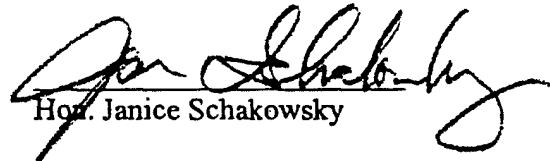
Hon. Wm. Lacy Clay



Hon. John Tierney



Hon. Dennis Kucinich



Hon. Janice Schakowsky

cc: The Honorable John Ashcroft, Attorney General

Congress of the United States
House of Representatives
Washington, D.C. 20515

September 11, 2000

Mr. Seth P. Waxman
Solicitor General
Office of the Solicitor General
950 Pennsylvania Avenue, NW
Washington, D.C. 20530-0001

Re: Gerling Global Reinsurance Corp. of America, et al. v. J. Clark Kelso, in his capacity as the Commissioner of Insurance of the State of California, United States Court of Appeals for the Ninth Circuit, Case Nos. 0016163, 0016164, 0016165 and 0016182

Dear Mr. Waxman,

We are writing to urge you not to file a brief in the case of Gerling Global Reinsurance Corp. of America, et al. v. J. Clark Kelso, in his capacity as the Commissioner of Insurance of the State of California. We are deeply concerned that doing so could ruin the chance for many of our constituents to reclaim Holocaust era insurance policies.


There is no doubt that all parties to the Holocaust era insurance law suits want these claims settled, but these companies should not be immunized without full accountability for repaying what they owe. As you know, the insurance companies have dragged their feet in opening their files, and the California Holocaust Victim Insurance Relief Act (HVIRA) challenged in this case is one of the only remaining sources of leverage to pressure them to cooperate. We are especially concerned that a brief filed by the U.S. government against HVIRA could help set a precedent for prematurely dismissing other class action suits brought by Holocaust survivors and cut off the viability of individual claims.


Since 1998, Holocaust insurance claims have been managed by the International Commission on Holocaust Era Insurance Claims (ICHEIC) under a seriously flawed process. As reported in a *Los Angeles Times* story by Henry Weinstein on May 9, 2000, ICHEIC has rejected three out of four of the claims that were fast-tracked and considered well documented. No appeals process exists and the courts have provided the only recourse available to Holocaust survivors. We were shocked, therefore, to learn that the recent slave labor settlement reached between the U.S. and German governments would also resolve claims settled by ICHEIC and undermine viable class action suits. While we applaud the settlement's comprehensive approach to resolving forced and slave labor cases, with DM 8.1 billion (\$4.05 billion) available for victims who qualify under broad criteria, we reject the notion that insurance claims estimated to be worth billions could be satisfied by the arbitrary DM 300 million (\$150 million) set aside in the German Foundation Fund.


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September 11, 2000


We strongly believe that filing a brief before the German Foundation Fund is even established, and before the companies are meeting their obligations to publish names and approve claims, would be premature and unfair to the survivors and their heirs. For these reasons, we appeal to you not to file a brief in this case and appreciate your consideration of our interest in this matter.

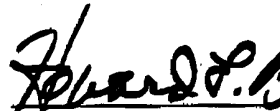
Sincerely,



Henry A. Waxman
Member of Congress

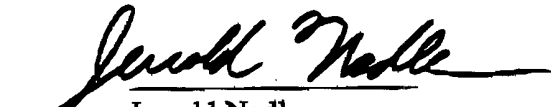

Janice D. Schakowsky
Member of Congress


Tom Lantos
Member of Congress


Brad Sherman
Member of Congress


Howard L. Berman
Member of Congress


Martin Frost
Member of Congress


Jerrold Nadler
Member of Congress

Congress of the United States**House of Representatives****Washington, D.C. 20515**

September 29, 2000

The Honorable Lawrence S. Eagleburger
Chairman
International Commission on Holocaust Era Insurance Claims
1300 L Street Northwest, Suite 1150
Washington, D.C. 20005-4107

Dear Chairman Eagleburger,

We are writing to express our concern about the alarming rate of rejection of claims processed through the International Commission on Holocaust Era Insurance Claims (ICHEIC), which has prevented many of our constituents from reclaiming their Holocaust era policies.

As reported in a *Los Angeles Times* story by Henry Weinstein on May 9, 2000, companies participating in ICHEIC have rejected three out of four claims that were fast-tracked and considered well documented. Hundreds of other policies have been idled for months and no appeals process exists. Many of the excuses by these companies for rejecting claims are ludicrous. Cases have been rejected even where gestapo orders document the confiscation of assets. Others are considered 'probably paid' where records show the transfer of payment was blocked, or 'fully paid' if a fraction of the policy was paid out after the war.

This is not the kind of justice and transparency heralded with ICHEIC's creation. The companies have dragged their feet in opening their files, and practically no new names have been published in months. We were shocked, therefore, to learn that the recent slave labor settlement reached between the U.S. and German governments would also resolve German insurance claims brought before ICHEIC. The major German insurance companies have yet to approve or pay out any claims arising from the German market, and placing a cap on their liability will only decrease the leverage of the U.S. government to pressure them to cooperate.

There is no doubt that all parties to the Holocaust era insurance lawsuits want the claims settled, but these companies should not be immunized without full accountability for repaying what they owe. We reject the notion that insurance claims estimated to be worth billions could be satisfied by the arbitrary DM 300 million set aside in the German Foundation Fund. We also strongly object to the idea that the U.S. government will be working for the dismissal of class action law suits considering that the courts have provided the only recourse for survivors and their heirs.

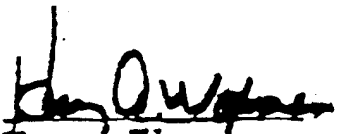
While we understand that ICHEIC has been working to develop an appeals process, the issues grows more critical as the number of rejections increase and the 2002 deadline for filing claims rapidly approaches. We appeal to you to create an independent appeals process that has

the resources to fully investigate cases, the flexibility to interpret the application of ICHEIC criteria, and the jurisdiction to pay out the claims that it approves. We further request that the 72 filing deadline be extended so that all appeals will have time to be processed. In addition, we would like to know how ICHEIC plans to use the additional DM 325 million set aside for humanitarian purposes, and how these funds will be used to compensate claimants that had policies with companies that no longer exist.

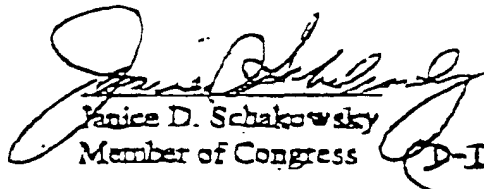
ICHEIC never belonged in the slave labor settlement and allowing the German Foundation Fund to move forward on insurance before these issues are addressed would be even more unjust. We are especially concerned that the major problems with insurance will hold up the dispensation of slave labor payments. We therefore request that ICHEIC be de-linked from the settlement until the system flaws are addressed and urge the U.S. government not to file statements of interest to dismiss any class action insurance cases until these issues are resolved.

Thank you for your consideration of our interest in this matter. We look forward to hearing from you.

Sincerely,



Henry A. Waxman
Member of Congress (D-CA)



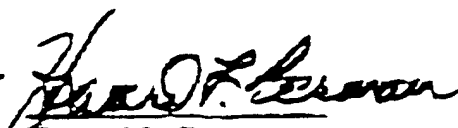
Janice D. Schakowsky
Member of Congress (D-IL)



Tom Lantos
Member of Congress (D-CA)



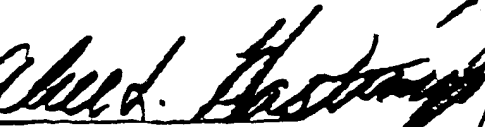
Robert I. Wexler
Member of Congress (D-FL)



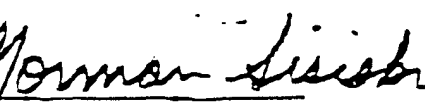
Howard L. Berman
Member of Congress (D-CA)



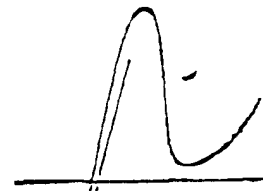
Sam Gribson
Member of Congress (D-CT)



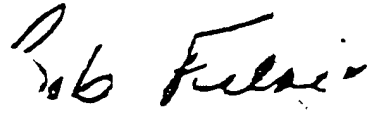
Alcee L. Hastings
Member of Congress (D-FL)



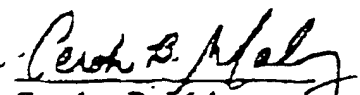
Norman Sisisky
Member of Congress (D-VA)



Anthony D. Weiner
Member of Congress (D-NY)



Bob Filner
Member of Congress (D-CA)

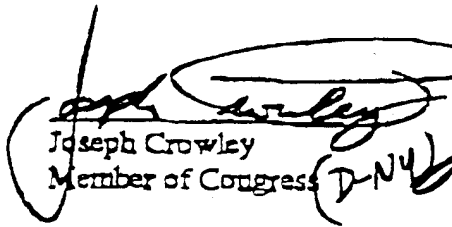
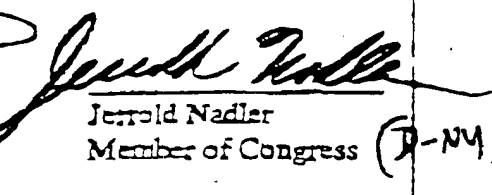
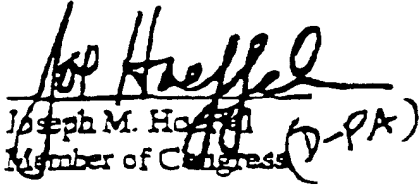
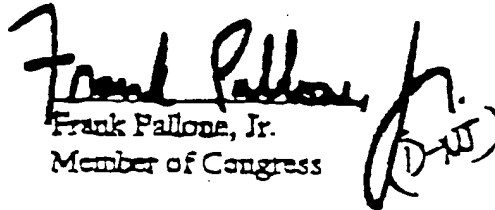
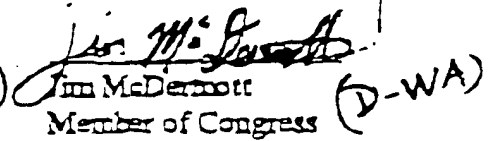
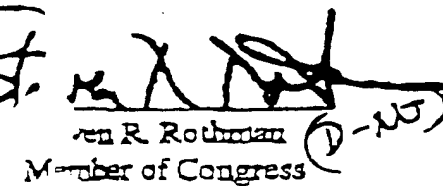
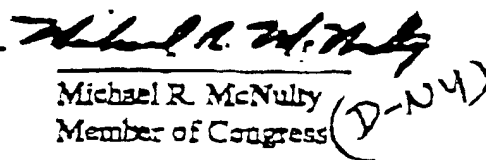
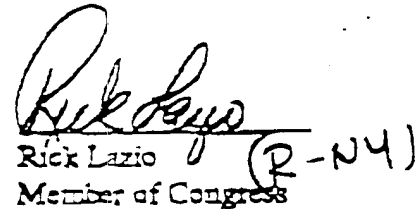
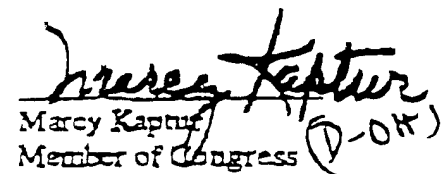
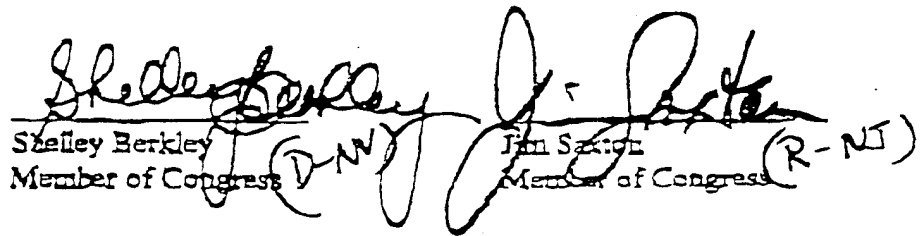
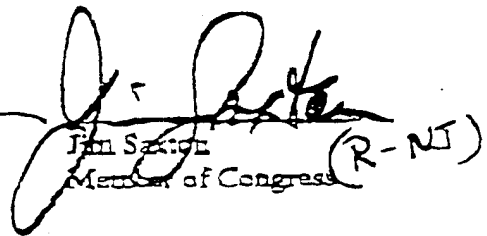
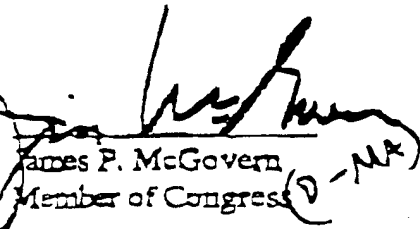
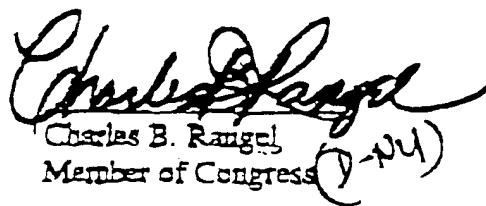
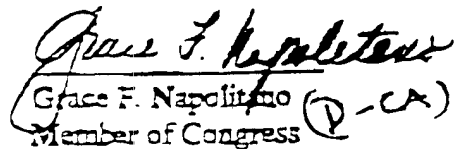
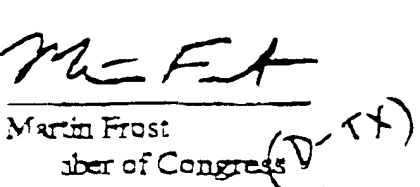
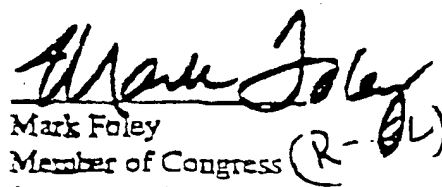
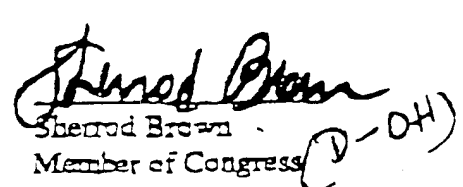


Carolyn B. Maloney
Member of Congress (D-NY)



Nancy Pelosi
Member of Congress (D-CA)

September 29, 2000

Bernard Sanders
Member of Congress (Ic-VT)Joseph Crowley
Member of Congress (D-NY)
Jerrold Nadler
Member of Congress (D-NY)Joseph M. Hooley
Member of Congress (D-PA)Frank Pallone, Jr.
Member of Congress (D-NJ)Jim McDermott
Member of Congress (D-WA)Ben R. Rothman
Member of Congress (D-NJ)Michael R. McNulty
Member of Congress (D-NY)Rick Lazio
Member of Congress (R-NY)Marcy Kaptur
Member of Congress (D-OH)Shelley Berkley
Member of Congress (D-NY)
Jim Saxton
Member of Congress (R-NJ)James P. McGovern
Member of Congress (D-MA)Charles B. Rangel
Member of Congress (D-NY)Grace F. Napolitano
Member of Congress (D-CA)Martin Frost
Member of Congress (D-TX)Mark Foley
Member of Congress (R-FL)Sherrod Brown
Member of Congress (D-OH)

Eliot L. Engel
Eliot L. Engel
Member of Congress (D-NY)

Benjamin A. Gilman
Benjamin A. Gilman
Member of Congress (R-NY)

Nita M. Lowey
Nita M. Lowey
Member of Congress (D-NY)

Stephanie Tubbs Jones
Stephanie Tubbs Jones
Member of Congress (D-OH)

Steven C. LaTourette
Steven C. LaTourette
Member of Congress (R-OH)

William D. Delahunt
William D. Delahunt
Member of Congress (D-MA)

Brad Sherman
Brad Sherman
Member of Congress (D-CA)

Tammy Baldwin
Tammy Baldwin
Member of Congress (D-WI)

Norman D. Dicks
Norman D. Dicks
Member of Congress (D-WA)

Robert A. Brady
Robert A. Brady
Member of Congress (D-PA)

Peter Deutch
Peter Deutch
Member of Congress (D-FL)

Neil Abernethy
Neil Abernethy
Member of Congress (D-HI)

Lois Capps
Lois Capps
Member of Congress (D-CA)

Benjamin L. Cardin
Benjamin L. Cardin
Member of Congress (D-MD)

Sara Farr
Sara Farr
Member of Congress (D-CA)

P 5
umber 29, 2000

E5

James H. Maloney (D-CT)
James H. Maloney
Member of Congress

Congress of the United States
Washington, DC 20515

October 25, 2000

The Honorable Janet Reno
United States Attorney General
U.S. Department of Justice
5111 Main Justice Building
10th Street and Constitution Avenue, N.W.
Washington, D.C. 20530

Dear Madame Attorney General:

We understand that the Department of Justice has filed a brief in the Ninth Circuit Court of Appeals arguing that the California Holocaust Victims Recovery Act (HVIRA) would interfere with the Federal Government's role in dealing with outstanding insurance policies held by European insurance companies doing business in the United States. We are concerned about the serious implications this action has for the interests of Holocaust survivors and their heirs under Florida's Holocaust Victims Insurance Act. We believe that congressional action will be required to ensure meaningful recovery of insurance policies for Holocaust victims and heirs if the Courts agree with the Department's position. Therefore, we are seeking your views on our legislative proposals to protect and advance Holocaust victims' insurance claims.

We are concerned about the Department's position for several reasons. First, the U.S. Holocaust Assets Commission Act of 1998, Public Law 105-186, 112 Stat. 611 (1998), calls for the Commission to "take note of the work of" the National Association of Insurance Commissioners (NAIC) with regard to Holocaust-era insurance issues, and to report on precisely the kinds of information the California legislation asked to be reported by the insurers. If the Justice Department is correct that the states cannot elicit the information we have sought through the NAIC, then the United States has effectively lost all leverage in its efforts to account for one of the largest categories of theft from Holocaust victims.

We are also concerned because, under present circumstances, various international efforts have not effectively advanced Holocaust survivors' claims to unpaid insurance policies. Recent reports from NAIC members concerning the International Commission for Holocaust Era Insurance Claims (ICHEIC) reveal a very disturbing situation. Companies that are members of ICHEIC have approved fewer than 10% of the "strongest" claims submitted by State Insurance Commissioners under the "Fast Track" process. Instead of applying "relaxed" standards of proof as called for in the founding Memorandum of Understanding (MOU) that established the commission, the companies (who, we are surprised to learn, make the initial decision themselves), are in fact, applying very stringent standards.

Under the "regular track," the ICHEIC has received approximately 47,000 claims. As of August 31, only 10,700 of these had been distributed to the companies. The companies have made a total of thirty-eight offers under the regular track program so far, and have rejected over 500 of these claims. Companies have paid out between \$2 million and \$3 million in claims so far, a minuscule fraction of the billions owed. This figure is low even in comparison to the amount of money the companies and the ICHEIC have spent on staff, travel, and the like.

F2

The ICHEIC has also apparently failed to deliver so far on basic elements of a valid process. After 20 months and the expenditure of untold millions of dollars in administrative expenses, there is no appellate process in place and no information on how the ICHEIC auditing process is being used to insure a thorough and neutral review of the sweeping denials. Furthermore, the U.S.- German Executive Agreement establishing the German Foundation Fund has further endangered the viability of these claims by calling for the dismissal of class action insurance law suits before credible auditing and appeals processes are in effect.

If States are limited in enforcing their own legislative acts requiring insurers doing business in their states to disclose information about Holocaust era policies, and providing various avenues of relief for claimants in their courts, then tens of thousands of American Holocaust survivors and their heirs will not be able to obtain meaningful information about family policies, much less recover the funds improperly withheld by these companies for so many decades.

ICHEIC does its work in secret, so the public and even Congress are not aware of the status of its activities. We have also been very disturbed to learn that even the State insurance commissioners who serve on the ICHEIC believe they do not participate in important ICHEIC decisions. We are concerned that the Justice Department is enabling a non-transparent process controlled by insurance conglomerates with huge exposure and influence to become the *de facto* substitute for effective state regulation of insurance claims, in the tradition of the McCarran-Ferguson Act.

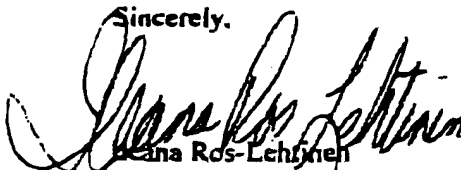
Perhaps of greatest concern is that the disclosures of policy holder information, which was to be the central mission of the ICHEIC, and which the California and other state laws are designed to facilitate, has not occurred in a significant way. After nearly two years, an unacceptably small number of insurance policy holder names have been disclosed to facilitate the filing of claims. Yet, the Department of Justice says, and we must face the possibility that the Courts may agree, that States cannot require companies with business links in their states to disclose such crucial information, which Holocaust victims and their heirs have virtually no other means to obtain.

Consequently, we are planning to move ahead with legislation to ensure that insurers are held accountable, and that survivors and heirs are compensated for policies sold to individuals who became victims of the Holocaust. Enclosed are early versions of two bills many of us sponsored or supported, the Holocaust Victims Insurance Act (H.R. 126), and the Justice for Holocaust Survivors Act (H.R. 271), for which we would like your comments in light of current developments.

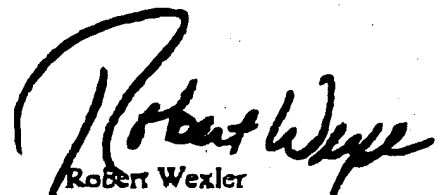
Sincerely,



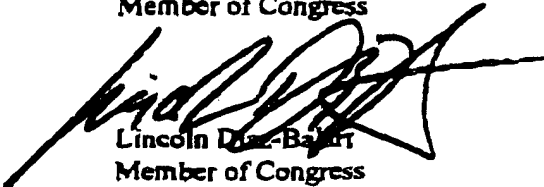
Peter Deutsch
Member of Congress



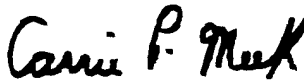
Anna Ros-Lehtinen
Member of Congress



Robert Wexler
Member of Congress



Lincoln Diaz-Balart
Member of Congress



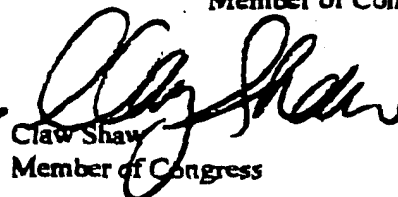
Carrie Meek
Member of Congress



Mark Foley
Member of Congress



Alcee Hastings
Member of Congress



Clay Shaw
Member of Congress

G1
Appendix G

Return to the top

Congress of the United States
House of Representatives
Washington, D.C. 20515

February 12, 2001

The Honorable George W. Bush
President of the United States
1600 Pennsylvania Avenue
Washington, D.C. 20500-0003

Dear Mr. President,

We congratulate you on your inauguration and welcome the opportunity to work with you in a spirit of cooperation.

We are writing to bring to your attention our concern about the status of the sensitive issue of Holocaust restitution and to request your commitment to ensure a fair outcome for Holocaust survivors. The major Holocaust claims settlements recently reached between the United States and Germany, Italy, France, and Austria remain incomplete. There are still many significant issues to be addressed before the deadlines for survivors to present their claims close in the next several months.

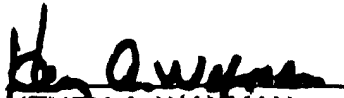
We are concerned, for example, that the DM 10 billion German Foundation established in June 2000 remains underfunded and undistributed. In addition, German, Italian, and Austrian insurance companies are being given immunity from litigation in U.S. courts even though most of them have failed to comply with the basic claims approval standards of the International Commission on Holocaust Insurance Claims (ICHEIC) or its requirements to publish names on dormant accounts.


Holocaust survivors have painfully waited decades for restitution, and these obstacles and delays only prolong the injustice against an aging and vulnerable population and their heirs. It is only through the diplomatic pressure of our government and the leverage of U.S. courts that we have come this close to achieving a dignified resolution. We urge you to build upon the efforts taken thus far so that survivors will not be frustrated in their attempts to reclaim stolen insurance policies, bank accounts, and property, and receive compensation for damages suffered during World War II.

The companies that have joined the claims settlements have done so to attain legal peace and to bring an end to a horrible chapter of world history. We request that you appoint an envoy to direct the active oversight and enforcement that are necessary to prevent any weakening in their commitment to meeting their obligations.

We look to your leadership on this critical issue and look forward to your response.


Sincerely,



HENRY A. WAXMAN
Member of Congress

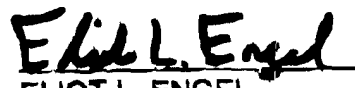

JANICE D. SCHAKOWSKY
Member of Congress


LOUISE M. SLAUGHTER
Member of Congress

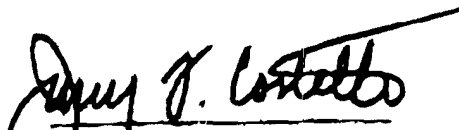

MARTIN FROST
Member of Congress


TOM LANTOS
Member of Congress


HOWARD L. BERMAN
Member of Congress


ELIOT L. ENGEL
Member of Congress


ALCEE L. HASTINGS
Member of Congress


JERRY F. COSTELLO
Member of Congress


JACK QUINN
Member of Congress


STEVE ISRAEL
Member of Congress


JAMES P. MCGOVERN
Member of Congress

H1
Appendix H



Justice Delayed and Justice Denied

Greater oversight needed on Holocaust-era insurance claims panel.

By Rep. Henry A. Waxman

Holocaust survivors have been waiting decades to reclaim Holocaust-era insurance policies. Unfortunately, the findings of an ongoing congressional investigation I initiated indicate that their wait is far from over.

In 1998, the International Commission on Holocaust-Era Insurance Claims (ICHEIC) was set up to settle outstanding policies issued to victims of the Holocaust as quickly as possible. In November 2001, the House Government Reform Committee conducted an oversight hearing on the work of the ICHEIC, and the findings were disheartening.

ICHEIC revealed that it has spent over \$40 million in salaries, administrative expenses and outreach, while paying barely \$12 million to survivors and their families. Of the 77,800 claim applications received by ICHEIC, only 758 resulted in offers, yielding an approval rate of only 1 percent. In many instances, survivors and their families cannot name the insurance company that provided the Holocaust-era insurance. But even among those applications that name specific companies, the compensation rate was less than 10 percent.

The main cause of the failure to resolve claims appears to be the actions — and the inaction — of insurance companies. The majority of the companies that have agreed to the ICHEIC process have not lived up to their obligation to disclose policyholder lists. The ICHEIC member companies also appear to have wrongfully rejected, undervalued or left unanswered the claims of many survivors. And the majority of German insurance companies have refused to even join the ICHEIC process.

I was surprised and disappointed by the response of ICHEIC Chairman Lawrence Eagleburger during the hearing to questions regarding the administration of ICHEIC itself. When I pressed Eagleburger for more information about ICHEIC's \$40 million in expenditures on salaries, office space, meetings and outreach, he became angry and said, "I'm not going to sit here and spend my time to tell you something that is frankly none of your business."

It would be deeply troubling if ICHEIC could operate without oversight, as its existence is central to the current United States policy on Holocaust-era insurance claims.

H2

Under a July 2000 agreement with Germany, the United States agreed to urge U.S. courts to dismiss all cases involving Holocaust-era claims against German companies, including insurance claims that come under the scope of ICHEIC, for all companies that contribute to a \$4.4 billion fund established for the settlement of these claims. A similar agreement was signed with Austria. However, the U.S. government's determination of whether to intervene in an insurance case does not take into account whether or not a company has abided by ICHEIC's rules and standards. Thus, if the ICHEIC system isn't working, Holocaust survivors — many of whom are nearing the end of their lives — may have no meaningful recourse for their claims.

Take the example of Judith Steiner, a Los Angeles area survivor who was only 7 years old when her family was deported from Hungary to a series of concentration camps. After the war ended, she was miraculously able to recover some of her family's belongings. She submitted a claim to ICHEIC with a copy of a premium payment her grandfather paid to a subsidiary of the German insurer Allianz. The company's insignia was on the page, yet she was rejected because "no evidence of contractual relationship could be found."

The rejection of Steiner's claim was in clear violation of ICHEIC rules, but it wasn't until a year later, after I raised her case at the hearing, that the company acknowledged "a clerical oversight" and the firing of the claim-handler who made the mistake.

Without proper oversight and monitoring to catch these errors, many Holocaust survivors like Steiner, face a Catch-22: They could file an appeal, but ICHEIC rules require them to waive their right to file suit against the company and the appeal decision would be final. Even if they did go to court, the U.S. government would ask for the dismissal of their case.

This is the worst kind of unfairness. It is justice delayed and justice denied.

In light of the current U.S. policy, it is entirely Congress' prerogative to make sure that ICHEIC is operating efficiently and effectively.

The hearing in November sparked several important developments. During the hearing, Eagleburger announced a plan to institute a policing commission to make sure that companies are following ICHEIC rules. I look forward to seeing this system swiftly put into place. In January, the deadline for submitting claims was extended from the original Feb. 15 deadline through Sept. 30, 2002.

While I am still concerned that the deadline extension will make little difference unless a comprehensive list of Holocaust-era policyholders is published, I am cautiously optimistic that more names will be forthcoming. I will also keep working for the passage of H.R. 2693, the Holocaust Victims Insurance Relief Act, legislation I introduced to require all insurance companies operating in the United States to disclose the names on policies issued in Nazi Europe. I am determined to do everything necessary to make sure that ICHEIC is held accountable to the public and to the individual survivors who have been waiting so long for answers.

Given the concerns that have been raised about insurance companies' commitment to the ICHEIC process, it is time for the United States to explore new forms of leverage that will compel the insurance companies to live up to their obligations. Otherwise, many Holocaust survivors may never see justice in their lifetimes.

II
Appendix I

U.S. CLAIMS BY CATEGORY

STATE	MOU Company Named	Non MOU	Unnamed Company	Grand Total
AK		1	5	6
AL	4	1	43	48
AR	1		8	9
AZ	26	19	109	154
CA	661	450	4137	5248
CO	11	8	165	184
CT	45	32	241	318
DC			1	1
DE	2	2	5	9
FL	442	228	2692	3362
GA	26	10	70	106
HI		1	9	10
IA	4	1	12	17
ID			1	1
IL	112	86	868	1066
IN	7	17	45	69
KS	3		42	45
KY	3	1	10	14
LA	5	1	20	26
MA	70	68	334	472
MD	52	48	353	453
ME		2	9	11
MG			12	12
MI	40	23	230	293
MN	14	35	102	151
MO	9	14	83	106
MS			5	5
MT		2	3	5
NC	15	5	51	71
ND			1	1
NE	2	2	6	10
NH	2	2	9	13
NJ	173	106	757	1036
NM	4	2	19	25
NV	7	8	81	96
NY	721	600	3753	5074
OH	94	36	535	665
OK		1	11	12
OR	7	14	48	69
PA	59	69	773	901
RI	2	8	13	23

SC	2	2	30	34
TN	3	7	34	44
TX	49	41	313	403
UT			13	13
VA	24	28	115	167
VT	3	11	11	25
WA	60	54	265	379
WI	12	6	104	122
WV	2	2	8	12
WY			11	11
Grand Total	2778	2054	16575	21407

Source: ICHEIC 5-23-02

Appendix J: U.S. CLAIMS BY STATE 5-10-02								
STATE	<u>Claim approved - Non MOU</u>	<u>Claim approved- Subject to Audit-MOU</u>	<u>Claim Declined - Non Mou</u>	<u>Claim declined-Subject to Audit-MOU</u>	<u>MOU confirmed ownership await decision</u>	<u>Sent to MOU awaiting response</u>	<u>Sent to Non Mou Co. awaiting response</u>	<u>Grand Total</u>
AK				3		1		4
AL				6	2	34	1	43
AR				1		6		7
AZ	1	1		32	4	57		95
CA	4	69	14	939	64	1887	16	2993
CO				24	2	50	1	77
CT		3	2	67	4	101	4	181
DC						1		1
DE				1		5		6
FL	1	25	4	585	47	1537	11	2210
GA				26	3	39		68
HI				3		4		7
IA			1	4		9		14
ID						1		1
IL	1	17	1	130	6	363	2	520
IN	1	1		7	2	13		24
KS				7		19		26
KY		2		1	1	4		8
LA				8		13		21
MA	1	3	3	81	5	174	1	268
MD	3			68	4	152		227
ME				4		4		8
MG						6		6
MI				52	1	143	1	197
MN		1	4	21		38	1	65
MO	1	1		15	3	45		65
MS				1		1		2
MT						1		1
NC		2		12	9	29		52
NE			1	1		2		4
NH				7	1	1		9
NJ		17	6	194	28	495	10	750
NM		1		5		16		22
NV		1		13	3	47		64
NY	7	65	7	822	54	1839	21	2815
OH		4		178	16	304		502
OK				1	1	7		9
OR	1			19	2	24		46
PA		4	1	118	7	220	2	352
RI				2	1	6		9
SC				2		23		25
TN			1	10		15		26
TX		3	2	66	3	152		226
UT				2		4		6
VA			3	42	3	64		112
VT				2		10		12
WA		2	1	67	6	150	9	235
WI				17	4	56		77
WV						6		6
WY						8		8
Grand Total	<u>21</u>	<u>222</u>	<u>51</u>	<u>3666</u>	<u>286</u>	<u>8186</u>	<u>80</u>	<u>12512</u>

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Appendix K

U.S. CLAIMS BY VALUE OF OFFERS

<u>State</u>	<u>Sum of Offer \$ Total</u>
AK	-
AL	-
AR	-
AZ	7,020.00
CA	954,842.78
CO	-
CT	9,672.18
DC	-
DE	-
FL	237,147.85
GA	-
HI	-
IA	-
ID	-
IL	203,661.08
IN	19,500.00
KS	-
KY	16,381.24
LA	-
MA	41,973.15
MD	4,920.00
ME	-
MG	-
MI	-
MN	6,820.09
MO	10,153.61
MS	-
MT	-
NC	946.13
ND	-
NE	-
NH	-
NJ	99,131.24
NM	446.13
NV	1,000.00
NY	961,797.61
OH	11,032.78
OK	-
OR	6,435.00
PA	24,057.19
RI	-

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SC	-
TN	-
TX	43,253.16
UT	-
VA	-
VT	-
WA	15,458.22
WI	-
WV	-
WY	-
Grand Total	2,675,649.44

Source: ICHEIC 5-23-02

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Appendix L

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U.S. CLAIMS NOT SENT TO COMPANIES				Outside ICHEIC sphere			Query, awaiting response					On hold	Work in progress			Total of residual
State	All claims	sent to companies	residual	FSU (unknown co. or state ins.)	INVALID claim	non-life	policy issued outside sphere	Replica claim	Insco. Research	ref. To ICHEIC	query with claimant or awaiting docs.	non-MOU awaiting ICHEIC contact	unspecified	processed, awaiting review	in translation	
Alaska	6	4	2			1						1				2
Alabama	47	42	5	3			1	1								5
Arkansas	9	7	2					1			1					2
Arizona	113	74	39	1	4	3		5		1	13	11	1		10	39
California	5121	2912	2209	1065	48	127	96	343	47	5	60	366	32	10	10	2209
Colorado	173	69	104	76	4	1	2	7			1	7	6			104
Connecticu	303	173	130	60	2	8	3	12	3		8	29	2		3	130
Delaware	9	6	3			1						2				3
Florida	3193	2049	1144	48	22	66	16	441	20	11	285	197	23	15		1144
Georgia	97	63	34	15	2			3	1		2	9	1	1		34
Hawaii	9	7	2									2				2
Iowa	15	13	2					1			1					2
Idaho	1	1	0													0
Illinois	1018	505	513	263	23	59	13	59	14	1	14	56	10	1		513
Indiana	67	23	44	16	8	2		2			2	14				44
Kansas	39	21	18	7	4	1					1		5			18
Kentucky	12	8	4	3								1				4
Louisiana	26	20	6					2			3	1				6
Massachusetts	437	257	180	61	8	7	2	26	4		6	51	11	2	2	180
Maryland	415	204	211	96	4	11	1	30	2		10	40	5		12	211
Maine	11	8	3								1	2				3
Michigan	275	198	77	26	1	8	3	9	3		1	25	1			77
Minnesota	146	64	82	37	3	2	2	7	2		1	25	3			82
Missouri	96	61	35	8	3	2		6			2	13	1			35
Mississippi	3	1	2		2											2
Montana	4	0	4					1			1	2				4
North Carolina	66	52	14	2	2	2		3				5				14
North Dakota	1	0	1		1											1
Nebraska	10	3	7	3	1						1	2				7
New Hampshire	12	9	3					1				2				3
New Jersey	982	714	268	45	15	23	3	46	10	1	18	89	10	3	5	268
New Mexico	50	37	13					3			1	9				13
Nevada	92	59	33	1	4	10		4			4	9	1			33
New York	4821	2668	2153	953	62	145	33	262	37	4	66	498	57	16	20	2153
Ohio	632	496	136	35	14	12	1	28	6		7	32	1			136
Oklahoma	12	9	3		2		1									3
Oregon	69	43	26	3	1			5	4		2	10	1			26
Pennsylvania	876	345	531	369	23	16	12	32	4		12	56	5		2	531
Rhode Island	23	9	14	5							1	8				14
South Carolina	33	24	9			3		4				2				9

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Appendix M

WEB SITES/LINKS

The following web sites contain information about insurance, other Holocaust-era assets and/or lists of Holocaust-era insurance policyholders:

Washington State Office of the Insurance Commissioner (OIC). This site lists several links to lists of Holocaust-era policyholders:

www.insurance.wa.gov

International Commission on Holocaust Era Insurance Claims:

www.icheic.org

Austrian government web site listing the name, address, company, etc., of Austrian Holocaust-era insurance policyholders, taken from the Austrian State Archives:

<http://www.nationalfonds.org/aef/english/index.htm>

Additional Austrian Site:

<http://www.unclaimedassets.com/austria.htm>

Avotaynu Database of Unclaimed Swiss Bank Account and other unclaimed Holocaust Assets:

<http://www.avotaynu.com/holocaustlist/>

California Department of Insurance Holocaust web site:

<http://www.insurance.ca.gov/docs/FS-Holocaust.htm>

Czech list of people whose property was confiscated by the occupation authorities in the territory of the so-called Protectorate:

http://www.hrad.cz/kpr/holocaust/index_uk.html

Living Heirs list of insurance policyholders:

http://www.livingheirs.com/livingheirsDev/country_search.asp

Majorek "Guide to Holocaust Era Assets:"

www.research.co.il

New York State Holocaust Claims Processing Office Site:

<http://www.claims.state.ny.us/link.htm>